ROOM FOR EMPLOYERS TO IMPROVE COVERAGE FOR PSYCHOLOGICAL CARE, CPA SAYS

May 31, 2023 (Ottawa) – There is a growing public discussion about the need for governments to improve and expand public coverage for mental health services. But the reality is that most Canadians access mental health services, like psychotherapy, through their employers’ extended health benefit plan, or pay out-of-pocket.

There remains significant room for employers to increase the coverage they provide to their employees. In a report released by the Canadian Psychological Association (CPA), *Employees, Employers & the Evidence...The Case for Expanding Coverage for Psychological Services in Canada* the CPA reviewed coverage provided by employers to their employees and noted that:

- The median annual maximum employer coverage for mental health counselling is $750, unchanged from 2021 and down 25% (from $1,001 in 2020).
- The average annual maximum for mental health counselling was $2,006, up significantly from $1,294 (2021).
- 24% of employers recently increased their maximum level of coverage for mental health counselling (a modest gain from 19% in 2021 and 18% in 2020).
- 28% of employers said they plan to increase the maximum coverage for mental health counselling, up from 18% (2021) and 25% (2020), and 47% did not.
- 61% of employers have a maximum coverage for mental health counselling between $0-$1,000; 29% more than $1,000, and 4% exceeding $10,000.

Importantly, the report also summarizes the available clinical evidence in support of psychological services, such as psychotherapy, and the business case for employer investment in the context of a return-on-investment (ROI). The report concludes by identifying a number of leading practices that have been adopted by employers.

“This report shines a light on the importance of mental health, and in particular, the need for employers to invest in their employees by increasing coverage for psychological care,” said Mr. Glenn Brimacombe, Interim CPA CEO. “The clinical evidence is compelling, and the business case is becoming harder to ignore. We must continue to invest in our most important assets – people,” said Dr. Kerri Ritchie, CPA President.

Based on the contents of this report, there are several important findings:

1. As we emerge from the COVID-19 global pandemic, Canadians will need better access to evidence-based psychotherapies.
2. Timely access to psychotherapies has both an evidence-based case and a business case with a clear return-on-investment (ROI).
3. There is significant room for most employers to expand coverage to their employees for evidence-based psychological care.
4. Across the public and private sectors, psychologists have an essential role to play in assessing and treating the people of Canada who have mental health problems. In the privately funded health care space, psychologists (along with psychiatrists) are the only regulated providers whose scope of practice includes assessment and diagnosis of mental disorders in addition to psychological interventions like psychotherapy.

5. Moving forward, it will be important for the public and private sectors to exchange information, and where possible, coordinate policy decisions.

The CPA looks forward to working collaboratively with the federal, provincial and territorial governments, insurers and employers, and others to ensure the people of Canada get the timely care they need, when they need it.

There is no health without mental health.

- 30 -

About the Canadian Psychological Association
The Canadian Psychological Association (CPA) is the national voice for the science, practice and education of psychology in the service of the health and welfare of Canadians. The CPA is Canada’s largest association for psychology and represents psychologists in public and private practice, university educators and researchers, as well as students. Psychologists are the country’s largest group of regulated and specialized mental health providers, making our profession a key resource for the mental health treatment Canadians need. Learn more at www.cpa.ca.

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